

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

THE CONNECTORS REALTY GROUP  
CORPORATION and DARRYL WILLIAMS,

Plaintiffs,

v.

STATE FARM FIRE & CASUALTY  
COMPANY,

Defendant.

Case No. 19-cv-00743

Honorable Jeremy C. Daniel

Magistrate Judge Young B. Kim

**STATE FARM FIRE AND CASUALTY COMPANY’S L.R. 56.1  
STATEMENT OF UNDISPUTED MATERIAL FACTS  
IN SUPPORT OF ITS MOTION FOR SUMMARY JUDGMENT**

Defendant State Farm Fire and Casualty Company (“State Farm”) submits the following Statement of Undisputed Material Facts in support of its Motion for Summary Judgment.

**The Connectors Real Estate Group Corporation’s Property and Insurance Policy**

1. Plaintiff The Connectors Realty Group Corporation (“Connectors”) is an Illinois corporation that manages and owns residential and commercial real estate. (Am. Class Action Compl. (Corrected), Dkt. 24 (hereafter “Compl.”), at Count I ¶ 10.)

2. Connectors’ sole shareholder is Plaintiff Darryl Williams, who is African-American. (Compl. at Count I ¶ 11.)

3. In April 2016, Connectors purchased a property located at 622–24 West 79th Street in Chicago, Illinois (the “79th Street building”). (Tr. of Dec. 23, 2021 Deposition of Darryl Williams, cited pages attached as Exhibit A (“Williams Dep.”), at 66:14–18, 69:16–25; Williams Dep. Exhibit 4 (Settlement Statement), attached as Exhibit B.)

4. Connectors purchased the 79th Street building as a commercial investment. (Ex. A, Williams Dep., at 66:19–21.)

5. The 79th Street building was a mixed-use, multi-unit building that contained both a commercial space and several residential units. (Ex. A, Williams Dep., at 66:14–67:6, 215:23–216:3, 217:19–218:15; Williams Dep. Exhibit 22 (Fax Received by State Farm 2/24/2017), attached as Exhibit C.)

6. Connectors’ owner, Williams, did not personally purchase and has never personally owned the 79th Street building. (Ex. B, Settlement Statement, at 403<sup>1</sup>; Williams Dep. Exhibit 5 (Nov. 16, 2018 Real Estate Purchase Contract), attached as Exhibit D.)

7. Williams never lived in the 79th Street building. (Ex. A, Williams Dep., at 45:14–25.)

8. At the time Connectors purchased the 79th Street building in April of 2016, it did not purchase insurance for the property. (Ex. A, Williams Dep., at 77:16–20.)

9. The 79th Street building remained uninsured between April 2016, when Connectors purchased the property, and January 5, 2017. (Ex. A, Williams Dep., at 77:16–23; Certified Policy, attached as Exhibit E, at 1867.)

10. In January of 2017, Connectors applied for and obtained from State Farm a businessowners insurance policy covering the 79th Street building, with an effective date of January 5, 2017 (the “Policy”). (Ex. A, Williams Dep., at 77:21–23; Commercial Multi-Peril Application, attached as Exhibit F; Ex. E, Certified Policy, at 1867–68.)

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<sup>1</sup> Where applicable, this Statement of Undisputed Material Facts uses shortened versions of document production numbers when citing to specific pages of produced documents. For example, the Settlement Statement that is attached as Exhibit B bears production numbers Connectors 0000403–409. The specific page cited here bears production number Connectors 0000403, which is cited as “403.”

11. The Policy states that, under its terms, State Farm does not “insure under any coverage for loss ... caused by ... [w]ater” that “leaks or flows from plumbing ... caused by freezing, unless: (1) [the insured does its] best to maintain heat in the building or structure; or (2) [the insured] drain[s] the equipment and shut[s] off the water supply if the heat is not maintained.” (Ex. E, Certified Policy, at 1919–20 (Section I – Exclusions, ¶ 2.e).)

12. Williams was not a named insured on the Policy. (Ex. E, Certified Policy, at 1867.)

**State Farm’s Enterprise Claims System (ECS)**

13. In the regular course of its business, State Farm maintains an electronic claims database, known as the Enterprise Claims System (or ECS), in which it stores information relating to insurance claims. (November 9, 2023 Declaration of Gayle Hardison (“Hardison Decl.”), attached as Exhibit G, ¶¶ 4, 6.)

14. An ECS claim file may contain, for example, photographs and repair estimates relevant to the claim, correspondence with the policyholder regarding the claim, and notes (referred to as “file notes”) concerning the claim. (Ex. G, Hardison Decl., ¶¶ 4–5; *see, e.g.*, ECS Claim File for Claim No. 13-0670-8L5, cited pages attached as Exhibit H (the “8L5 Claim File”), at 28 and 55–56 (example file notes), 217–25 and 337–44 (example correspondence), 440–66 (example repair estimate), 536–38 (example photographs).)

15. ECS file notes may be entered by a State Farm employee, or they may be automatically generated by the computer system. (Ex. G, Hardison Decl., ¶ 5; Tr. of Feb. 14, 2023 Deposition of Gayle Hardison (“Hardison Dep.”), cited pages attached as Exhibit I, at 28:14–29:4, 40:3–4, 42:18–23.)

16. When an ECS claim file is printed, file notes created by a State Farm employee appear in a section titled “File History – File Notes.” (Ex. G, Hardison Decl., ¶ 5.)

17. File notes generated by the computer system appear in the sections of the printed ECS claim file titled “File History – File Note System Generated,” “File History – Tasks,” “File History – File Changes,” “File History – Financial Changes” and “File History – Performer Changes.” (Ex. G, Hardison Decl., ¶ 5; Ex. I, Hardison Dep., at 28:14–29:4, 40:3–4, 42:18–23.)

18. When a file note is created, the date and time of the entry are automatically recorded. (Ex. G, Hardison Decl., ¶ 5.)

19. The information and documents stored in ECS regarding insurance claims submitted by Connectors were prepared at or near the time of the events recorded in the ECS by persons with knowledge of those events, and were prepared and maintained in accordance with State Farm’s regularly conducted business activity and practices. (Ex. G., Hardison Decl., ¶ 6.)

**Connectors’ First Insurance Claim – Claim No. 13-0670-8L5**

20. On Friday, January 20, 2017, at 5:40 pm CST, Connectors submitted a claim to State Farm for a loss under the Policy. (Ex. H, 8L5 Claim File, at 61–62 (File History – File Note System Generated, “Category: New Claim”).) Connectors’ owner, Williams, reported to State Farm that the interior of the 79th Street building had sustained water damage when pipes burst after a window was reportedly left open. (*Id.*)

21. Upon its receipt by State Farm, the Connectors claim was given a claim number—13-0670-8L5 (hereafter, the “8L5 Weather Event Claim”)—and was automatically assigned to Claim Specialist Tina Beavers for handling. (Ex. H, 8L5 Claim File, at 109 (File History – Performer Changes, “Performer Change: Initial Assignment”); Ex. I, Hardison Dep., at 28:14–29:4, 146:20–147:9.)

22. At 6:41 pm CST on Friday, January 20, 2017, the ECS automatically generated and mailed to Connectors a hardcopy letter confirming State Farm’s receipt of the January 20, 2017 loss report and notifying Connectors of the claim number and the assignment of the claim to

Beavers. (Ex. H, 8L5 Claim File, at 61 (File History – File Note System Generated, “PAPER-CLAIM RECEIVED”); Jan. 20, 2017 Letter to The Connectors Realty Group Corporation, attached as Exhibit J.)

23. Beavers was first assigned a task related to the 8L5 Weather Event Claim—specifically, to “review new claim”—on Monday, January 23, 2017, at 6:05 am CST. (Ex. H, 8L5 Claim File, at 70 (File History – Tasks, “Task: NEW CLAIM”); Ex. I, Hardison Dep., at 28:19–29:4, 147:10–148:5.)

24. The first file note created by Beavers in the claim file for the 8L5 Weather Event Claim has a date and time stamp of January 23, 2017, at 11:46 am CST. (Ex. H, 8L5 Claim File, at 55–56.)

25. On January 23, 2017, at 11:46 am CST, Beavers sent a “CONTACT INITIAL ATTEMPT” letter to Connectors by email. (Ex. H, 8L5 Claim File, at 61 (File History – File Note System Generated, “FC0010918 – CONTACT INITIAL ATTEMPT”); Email from State Farm to CRG4835@gmail.com re New Claim Notice, with attached Jan. 23, 2017 Letter to The Connectors Realty Group Corporation, attached as Exhibit K; Ex. A, Williams Dep. at 201:21–25 (confirming that CRG4835@gmail.com is the Connectors Realty Group email address).)

26. On February 24, 2017, State Farm received from Connectors a fax consisting of a handwritten statement signed by Williams and four one-page “leases” for units in the 79th Street building. (Ex. H, 8L5 Claim File, at 168–69 (recording the “Centralized Capture” of a fax on 2/24/2017) and 337–42 (Fax received on 2/24/2017); Ex. C, Williams Dep. Ex. 22 (Fax received by State Farm 2/24/2017); Ex. A, Williams Dep. at 219:13–220:15 (testifying that either he or “someone from the company” provided Williams Dep. Ex. 22 to State Farm).)

27. The tenants identified in the four leases included in the February 24, 2017 fax were Martina Brown, Dominique Jones, Michael Muench, and Jesse Torres. (Ex. H, 8L5 Claim File, at 339–42.)

28. The February 24, 2017 fax did not include a lease for a person named Lynnette Crawley, and the handwritten statement signed by Williams that was included in the February 24, 2017 fax did not identify anyone named Lynnette Crawley as a tenant in the 79th Street building. (Ex. H, 8L5 Claim File, at 337–42.)

29. On March 24, 2017, State Farm denied coverage for the 8L5 Weather Event Claim on the basis that heat had not been maintained in the 79th Street building. (Ex. H, 8L5 Claim File, at 254–55.)

30. Beavers prepared a denial letter, dated March 24, 2017, which was printed and mailed to Connectors and its insurance agent on April 5, 2017. (Ex. H, 8L5 Claim File, at 59 (File History – File Note System Generated, 04-05-2017 at 10:05 AM CDT), and 254–55 (March 24, 2017 Letter from Beavers).)

31. Also on April 5, 2017, Beavers closed the 8L5 Weather Event Claim. (Ex. H, 8L5 Claim File, at 85 (File History – File Changes, 04-05-2017 at 10:05 AM CDT, “File Change: Claim Status”).)

32. After closing the 8L5 Weather Event Claim, Beavers created only one more file note in the claim file for the 8L5 Weather Event Claim, on April 21, 2017, at 8:01 am CDT. (Ex. H, 8L5 Claim file, at 28–47.)

33. The April 21, 2017 file note states that Beavers received a voice message from Williams, that she returned that call and left a message requesting certain information, and that the

file would remain closing pending receipt of the requested information. (Ex. H, 8L5 Claim File, at 46–47.)

34. Beavers had no involvement with the 8L5 Weather Event Claim after April 21, 2017. (Ex. H, 8L5 Claim File, at 28–46.)

**Connectors’ Five Other Insurance Claims**

35. On February 6, 2017, Connectors submitted a second insurance claim under the Policy (Claim Number 13-0790-6C6, or the “6C6 Claim”), claiming damage from alleged vandalism to the 79th Street property. (ECS Claim File for Claim Number 13-0790-6C6, cited pages attached as Exhibit L (“6C6 Claim File”), at 764–65 (File History – File Note System Generated, “Category: New Claim”).)

36. On February 17, 2017, State Farm notified Connectors that its policy would be cancelled, effective April 24, 2017, because the 79th Street property was now vacant. (Feb. 17, 2017 Letter to The Connectors Realty Group Corporation, attached as Exhibit M.)

37. On April 23, 2017, Connectors submitted to State Farm four additional insurance claims relating to the 79th Street building, which were assigned claim numbers 13-1390-8F4 (the “8F4 Claim”), 13-1390-8K9 (the “8K9 Claim”), 13-1390-8N9 (the “8N9 Claim”), and 13-1390-8S1 (the “8S1 Claim”). (ECS Claim File for Claim Number 13-1390-8F4, cited pages attached as Exhibit N (“8F4 Claim File”), at 1038–39 (File History – File Note System Generated, “Category: New Claim”); ECS Claim File for Claim Number 13-1390-8K9, cited pages attached as Exhibit O (“8K9 Claim File”), at 1222–23 (same); ECS Claim File for Claim Number 13-1390-8N9, cited pages attached as Exhibit P (“8N9 Claim File”), at 1410–11 (same); ECS Claim File for Claim Number 13-1390-8S1, cited pages attached as Exhibit Q (“8S1 Claim File”), at 1599–600 (same).)

38. The 6C6 Claim, claiming damage from alleged vandalism, was initially handled by State Farm representatives Briana Barradas, Bartell Williams, and Andrew Jun. (Ex. L, 6C6 Claim File, at 758–62 (File History – File Notes, “Performer”).)

39. The 8F4 Claim, which claimed interior damage from an alleged roof leak, was initially handled by State Farm representatives Kelsey Duncan and Kathryn Kaufthold. (Ex. N, 8F4 Claim File, at 1035–36 (File History – File Notes, “Performer”) and 1055–56 (File History – File Changes, 04-25-2017 at 3:43 PM CDT, “File Change: Facts of Loss”).)

40. The 8K9 Claim, which claimed damage from vandalism by tenants who were in the process of being evicted, was initially handled by State Farm representatives David Lai, Arrine Schultz, Kathryn Kaufthold, and Derrick Vick. (Ex. O, 8K9 Claim File, at 1218–20 (File History – File Notes, “Performer”; File History – File Notes, 04-25-2017 at 3:42 PM CDT), and 1241–42 (File History – File Changes, 04-25-2017 at 3:38 PM CDT, “File Change: Facts of Loss”).)

41. The 8N9 Claim, which claimed water damage from broken pipes and sought a dollar amount for damages to the insured property that was identical to that sought on the 8L5 Claim, was initially handled by State Farm representatives David Lai, Kathryn Kaufthold, and Denise Avallon. (Ex. P, 8N9 Claim File, at 1407–08 (File History – File Notes, “Performer”), 1410 (File History – File Note System Generated, 04-23-2017 at 10:12 PM CDT, “Category: New Claim”), and 1506–07 (claiming an \$86,155.00 loss to the building); Ex. H, 8L5 Claim File, at 325 (same).)

42. The 8S1 Claim, which claimed damage to the building’s boilers and other equipment, was initially handled by State Farm representatives Eugene McCoy, Derrick Vick, and Kathryn Kaufthold. (Ex. Q, 8S1 Claim File, at 1596–1597 (File History – File Notes, “Performer”), 1615–17 (File History – File Changes, 04-25-2017 at 3:53 PM CDT, “Cause of

Loss: 27-Boiler/Machine,” and at 3:52 PM CDT, “File Change: Facts of Loss”; File History – File Changes, 04-24-2017 at 5:38 PM CDT, “File Change: Facts of Loss”).)

**Assignment of the Connectors Claims to the Special Investigative Unit**

43. Connectors’ submission of four additional claims only a day before its policy was scheduled to be canceled resulted in all six of its insurance claims, including the 8L5 Weather Event Claim, being reassigned to State Farm’s Special Investigative Unit (“SIU”) on April 27, 2017. (Ex. H, 8L5 Claim File, at 46 (File History – File Notes, 04-27-2017 at 3:48 PM EDT (“SIU accepts claim ownership and cause of loss ownership for all participants. NOTE: Reassigning to CS Wegner for concurrent handling with 5 other companion claims.”)) and 83–84 (File History – File Changes, 04-27-2017 at 4:01 PM EDT, “File Change: ManageSIU Claim Information Added” (“SIU Investigator Name: Thomas Wegner (C6C1)”)); Ex. I, Hardison Dep., at 29:15–30:4, 40:3–4, 59:21–61:11, 63:4–24; Ex. L, 6C6 Claim File, at 758 (File History – File Notes, 04-27-2017 at 3:21 PM EDT (“SIU accepts claim ownership and cause of loss ownership for all participants.”) and 785 (File History – File Changes, 04-27-2017 at 3:42 PM EDT, “File Change: ManageSIU Claim Information Added” (“SIU Investigator Name: Thomas Wegner (C6C1)”)); Ex. N, 8F4 Claim File, at 1035 (File History – File Notes, 04-27-2017 at 3:18 PM EDT) and 1054 (File History – File Changes, 04-27-2017 at 3:50 PM EDT) (same); Ex. O, 8K9 Claim File, at 1218 (File History – File Notes, 04-27-2017 at 3:10 PM EDT) and 1240 (File History – File Changes, 04-27-2017 at 4:10 PM EDT) (same); Ex. P, 8N9 Claim File, at 1407 (File History – File Notes, 04-27-2017 at 3:14 PM EDT) and 1424 (File History – File Changes, 04-27-2017 at 3:57 PM EDT) (same); Ex. Q, 8S1 Claim File, at 1596 (File History – File Notes, 04-27-2017 at 12:26 PM EDT) and 1613–14 (File History – File Changes, 04-27-2017 at 4:06 PM EDT) (same).)

44. The SIU Claim Specialist assigned to the six Connectors claims was Thomas Wegner, and the SIU Team Manager assigned to the claims was Roger Krupp. (Ex. H, 8L5 Claim

File, at 46 (File History – File Notes, 04-27-2017 at 3:48 PM EDT (“SIU accepts claim ownership and cause of loss ownership for all participants. NOTE: Reassigning to CS Wegner for concurrent handling with 5 other companion claims.”)) and 105–06 (File History – Performer Changes, 04-27-2017 at 3:48 PM EDT, “Reassign Multiple Performers – Known” (“To: CH – Thomas Wegner;MGR – Roger Krupp)); Ex. I, Hardison Dep., at 40:3–4, 59:21–60:11; Tr. of Feb. 10, 2023 Deposition of Roger Krupp, cited pages attached as Exhibit R (“Krupp Dep.”), at 18:22–24, 35:24–36:6, 37:15–18; Ex. L, 6C6 Claim File, at 772 (File History – Tasks, 04-27-2017 at 3:58 PM EDT, “Task: CLAIM REASSIGNMENT” to Tom Wegner, and at 3:52 PM CDT, “Task: TW MANAGEMENT CALENDAR” for Roger Krupp) and 799 (File History – Performer Changes, 04-27-2017 at 3:21 PM EDT (“To: CH – Thomas Wegner;MGR – Roger Krupp)); Ex. N, 8F4 Claim File, at 1046 (File History – Tasks, 04-27-2017 at 3:50 PM EDT; File History – Tasks, 04-28-2017 at 4:05 AM EDT) and 1063 (File History – Performer Changes, 04-27-2017 at 3:19 PM EDT) (similar); Ex. O, 8K9 Claim File, at 1230 (File History – Tasks, 04-27-2017 at 4:13 PM EDT; File History – Tasks, 05-05-2017 at 1:22 AM EDT) and 1249 (File History – Performer Changes, 04-27-2017 at 3:10 PM EDT) (similar); Ex. P, 8N9 Claim File, at 1416 (File History – Tasks, 04-27-2017 at 3:48 PM EDT; File History – Tasks, 05-05-2017 at 1:22 AM EDT) and 1434 (File History – Performer Changes, 04-27-2017 at 3:13 PM EDT) (similar); Ex. Q, 8S1 Claim File, at 1606 (File History – Tasks, 04-27-2017 at 4:06 PM EDT; File History – Tasks, 04-28-2017 at 3:59 AM EDT) and 1624–25 (File History – Performer Changes, 04-27-2017 at 3:08 PM EDT) (similar).)

45. On April 27, 2017, Mr. Wegner reopened the 8L5 Weather Event Claim and sent a letter to Connectors informing Connectors of the reassignment and requesting that Connectors “direct all phone calls and future correspondence to” Mr. Wegner. (Ex. H, 8L5 Claim File, at 46

(File History – File Notes, 04-27-2017 at 4:02 PM EDT, “CONTACT CHANGE OF CLAIM HANDLER was printed by Thomas Wegner”), 68 (File History – Tasks, 04-27-2017 at 4:04 PM EDT, “Task: CLAIM REOPEN”), and 226 (April 27, 2017 Letter from Wegner to Connectors).)

**Plaintiffs’ Identification of Purported Tenant Lynnette Crawley**

46. On May 18, 2017, State Farm received from Connectors a fax that included: four one-page “leases” for units in the 79th Street building; a handwritten document by Williams headed “Loss of Income (LOI)”; utility bills for the 79th Street building from ComEd and the City of Chicago; an “invoice” from PrimeTime Construction, LLC dated 2/1/2017; and a Chicago Police Department Victim Information Notice for a burglary on 4/12/2017. (Ex. Q, 8S1 Claim File, at 1636–37 (recording the “Centralized Capture” on 5/18/2017 of a fax including “LOI, Comed, Water Bills,” “Leases,” “Estimate submitted by NI Contractor Inv date 2/1/17 Due date 5/16/17,” and “Victim Information Sheet for Burglary on 4/12/17”) and 1765–76, 1795–1800 (Fax received 5/18/2017); Ex. I, Hardison Dep., at 28:14–29:4, 135:18–136:11; Ex. A, Williams Dep., at 296:14–297:15 (testifying that he wrote the LOI document).)

47. The persons identified as tenants in the four purported leases included in the May 18, 2017 fax were Martina Brown, Jesse Torres, Lilland Davis, and Lynnette Crawley. (Ex. Q, 8S1 Claim File, at 1765–68.)

48. The handwritten LOI document that was included in the May 18, 2017 fax listed five purported tenants, including Lynnette Crawley. (Ex. Q, 8S1 Claim File, at 1776.) The LOI document claimed “total rent loss to date (end of May)” of \$15,925.00. (*Id.*)

**State Farm’s Resolution of the Connectors Insurance Claims**

49. Following the April 27, 2017 reassignment of the six Connectors claims, SIU Claim Specialist Wegner investigated and resolved the claims. (Ex. G, Hardison Decl., ¶¶ 8–9; Ex. H,

8L5 Claim File, at 27 (“Indemnity Paid”), 39–40 (File History – File Notes, 11-28-2017 at 3:36 PM EST and 10-25-2017 at 1:04 AM EDT (summarizing claim handling and resolution); Ex. L, 6C6 Claim File, at 884–87, 919–25; Ex. N, 8F4 Claim File, at 1082–85, 1161–67; Ex. O, 8K9 Claim File, at 1274–76, 1356–60; Ex. P, 8N9 Claim File, at 1453–56, 1534–40; Ex. Q, 8S1 Claim File, at 1580 (“Status CWP – 10-03-2017”), 1591 (File History – File Notes, 10-03-2017 at 3:53 PM EDT (summarizing claim resolution), 1782–83; Ex. I, Hardison Dep., at 95:1–21, 97:13, 98:19–99:19, 111:9–19; Ex. R, Krupp Dep., at 46:20–23, 49:19–21 (explaining that “CWP,” as used in the 8S1 Claim File, refers to “[c]lose without payment”); Ex. A, Williams Dep., at 352:13–353:16; Exhibit 36 to Williams Dep., attached as Exhibit S.)

50. Specifically, on October 16, 2017, State Farm issued a payment to Connectors on the 8L5 Weather Event Claim in the amount of \$31,649.72 for the actual cash value of the claimed damage to the 79th Street building. (Ex. G, Hardison Decl., ¶ 8; Ex. H, 8L5 Claim File, at 27 (payment number 101399965J) and 40 (File History – File Notes, 10-02-2017 at 8:48 AM CDT, “Total ACV: \$31,649.72”).)

51. On December 20, 2017, State Farm issued a further payment to Connectors on the 8L5 Weather Event Claim in the amount of \$23,928.99, comprised of \$11,550.00 for Connectors’ claimed loss of rental income and \$12,378.99 in replacement cost benefits (RCBs) for the claimed damage to the 79th Street building. (Ex., G, Hardison Decl., ¶ 9; Ex. H, 8L5 Claim File, at 27 (payment numbers 101536222J and 101524525J) and 37 (File History – File Notes, 12-20-2017 at 3:10 PM EST (“Paid RCB’s on Cov A per COC and SF estimate \$12,378.99 and reissued Cov C \$11,550.”).)

52. State Farm denied the other five claims that had been submitted by Connectors. (Ex. H, 8L5 Claim File, at 35–36 (File History – File Notes, 02-21-2018 at 3:37 PM EST) and 39–

40 (File History – File Notes, 11-28-2017 at 3:36 PM EST and 10-25-2017 at 1:04 AM EDT (summarizing claim handling and resolution); Ex. L, 6C6 Claim File, at 884–87, 919–25; Ex. N, 8F4 Claim File, at 1082–85, 1161–67; Ex. O, 8K9 Claim File, at 1274–76, 1356–60; Ex. P, 8N9 Claim File, at 1453–56, 1534–40; Ex. Q, 8S1 Claim File, at 1580 (“Status CWP – 10-03-2017”), 1591 (File History – File Notes, 10-03-2017 at 3:53 PM EDT (summarizing claim resolution), 1782–83; Ex. I, Hardison Dep., at 95:1–21, 97:13, 98:19–99:19, 111:9–19; Ex. R, Krupp Dep., at 46:20–23, 49:19–21 (explaining that “CWP,” as used in the 8S1 Claim File, refers to “[c]lose without payment”); Ex. A, Williams Dep., at 352:13–353:16; Ex. S.)

53. Beavers was not involved at any time in the handling of the 6C6, 8F4, 8K9, 8N9, or 8S1 Claims. (Ex. I, Hardison Dep., at 28:14–29:4, 32:22–33:7; Ex. L, 6C6 Claim File, at 788–801 (File History – Performer Changes); Ex. N, 8F4 Claim File, at 1056–63 (same); Ex. O, 8K9 Claim File, at 1242–50 (same); Ex. P, 8N9 Claim File, at 1427–35 (same); Ex. Q, 8S1 Claim File, at 1618–26 (same).)

54. The only references to Lynnette Crawley (or “Lynette” Crawley) that are found in the ECS files for the Connectors insurance claims appear in: (1) the copy of Plaintiffs’ initial complaint in this action that is included in the ECS file for each respective claim; (2) the document purporting to be a copy of an apartment lease for a unit in the 79th Street building for Lynnette Crawley, referenced in paragraphs 46 and 47, *supra*, which was first received by State Farm on May 18, 2017, and appears only in the 8S1 Claim File (not the claim file for the 8L5 Weather Event Claim); and (3) the handwritten LOI document received by State Farm on May 18, 2017, referenced in paragraphs 46 and 48, *supra*, which also appears only in the 8S1 Claim File. (Ex. G, Hardison Decl., ¶¶ 10–13; Ex. Q, 8S1 Claim File, at 1768, 1776.)

55. Other than in the copy of Plaintiffs’ initial complaint as described in paragraph 54, *supra*, the claim file for the 8L5 Weather Event—the only one of the Connectors claims in which Beavers had any involvement—contains no references at all to Lynnette Crawley (or “Lynette” Crawley. (Ex. G, Hardison Decl., ¶ 13.)

56. There are no references to Crawley in *any* of the Connectors claim files until May 18, 2017. (Ex. G, Hardison Decl., ¶ 14.)

**State Farm’s Phone Call Data**

57. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

58. [REDACTED]

[REDACTED]

[REDACTED]

59. [REDACTED]

[REDACTED]

[REDACTED]

60. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

61. State Farm’s phone call data contains no record of any calls made by Beavers to Williams, or by Williams to Beavers, before January 23, 2017. (Ex. T, Stalter Decl., ¶¶ 4–14 and Ex. 1.)

62. State Farm’s phone call data contains no record of any calls made by a State Farm representative to Williams, or received by a State Farm representative from Williams, on the morning of January 20, 2017. (Ex. T, Stalter Decl., ¶ 15 and Ex. 1.)

63. [REDACTED]

64. [REDACTED]

65. At 3:42 pm PST (*i.e.*, 5:42 pm CST) on January 20, 2017, a State Farm representative named Pamela Roberts entered a file note in the 8L5 Claim File regarding Williams’ report of the 8L5 Weather Event Claim. (Ex. H, 8L5 Claim File, at 56.)

66. When questioned about his supposed January 20, 2017 conversation with Beavers during his December 23, 2021 deposition, Williams claimed to have “found a notation that [he] spoke to [Beavers on] January 20th, 2017.” (Ex. A, Williams Dep. at 144:16–145:11.) Plaintiffs also produced during the deposition a copy of Williams’ daily planner from 2017, which included a handwritten notation purporting to reflect a “phone call with State Farm Tina Beavers on 79th Street case” on January 20 of that year. (Exhibit 38 to Williams Dep., attached as Exhibit U.)

**Tina Beavers**

67. At the time Beavers was handling the 8L5 Weather Event Claim, she was located in Texas. (Tr. of Feb. 17, 2023 Deposition of Tina Beavers, cited pages attached as Exhibit V (“Beavers Dep.”), at 9:7–23, 16:22–17:1, 18:7–12, 27:8–18.)

68. Beavers has never lived in Chicago, and she has visited Chicago only once. (Ex. V, Beavers Dep., at 12:10–20.)

69. During her one visit to Chicago, Beavers stayed for less than two days, during which time she went to Navy Pier and other tourist sights in the downtown area. (Ex. V, Beavers Dep., at 12:12–13:2, 134:25–135:9.)

70. Beavers has no familiarity with the neighborhoods of Chicago and has never visited any areas of Chicago other than the downtown tourist area. (Ex. V, Beavers Dep., at 12:12–13:20, 128:17–18, 134:14–135:9.)

71. Beavers voluntarily left the employment of State Farm on July 31, 2017, when she and her husband moved to Oklahoma to take over his family farm. (Ex. V, Beavers Dep. at 10:1–18.)

Dated: November 30, 2023

Respectfully submitted,

/s/ Sondra A. Hemeryck

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